# State of Kansas Flexible Spending Account





# Your FSA, powered by NueSynergy

NueSynergy, headquartered in Leawood, Kansas, is the State of Kansas' new FSA administrator effective for plan year 2014.

#### Experience

- Founded in 1996, based in Leawood, KS
- Team averages 10 years direct industry experience
- 5 year client retention of 98%
- Proven reliability 16 years without missing a service level agreement

#### Services

- Flexible Spending Account
  - Health Care FSA
  - Dependent Care FSA
  - Limited Purpose FSA



# Three Ways to **SAVE**

#### **1** Health Care FSA

With this account you are able to pay for eligible medical, dental, prescription, and vision expenses not covered by insurance. Examples of eligible expenses:

Co-pays and deductibles Diagnostic tests Insulin

Prescriptions Hearing aids Medical equipment

Chiropractic care Hospital services Physical or speech therapy

#### **7** Dependent Care FSA

For child care expenses for children under 13 or dependent care expenses for an adult unable to care for themselves.

Before-and after-school programs

Day care (child &adult)

Nursery school & preschool Summer day camp

#### **2** Limited Purpose FSA

For those with a Health Savings Account, the Limited Purpose FSA can save your HSA dollars when paying for Dental and Vision expenses

Contact lenses Eye Glasses
Laser Eye Surgery Orthodontics



### Contribution Limits

Health Care and Dependent Care FSA						
24 deduction period employees (12 month employees)	Minimum	Maximum				
Health Care account / per deduction	\$8.00	\$104.16				
Health Care account / per year	\$192.00	\$2,500.00				
Dependent Care account / per deduction	\$16.00	\$208.33				
Dependent Care account / per year	\$384.00	\$5,000.00				
16 deductions (9/10-month employees)	Minimum	Maximum				
Health Care account / per deduction	\$12.00	\$156.25				
Health Care account / per year	\$192.00	\$2,500.00				
Dependent Care account / per deduction	\$24.00	\$312.50				
Dependent Care account / per year	\$384.00	\$5,000.00				
Limited Purpose Health Care FSA						
Pay Period	Minimum	Maximum				
24 deduction period employees / deduction	\$8.00	\$104.16				
24 deduction period employees / per year	\$192.00	\$2,500.00				
16 deduction period (at regents) / deduction	\$12.00	\$156.25				
16 deduction period (at regents) / year	\$192.00	\$2,500.00				



### **FSA Tax Benefits**

Coverage Type	Tax Bracket	Salary Range	FSA Tax Benefits		
			\$3,000	\$2,000	\$1,200
Single Filing with Single Coverage	15%	\$8,026- 32,550	\$450	\$300	\$180
	25%	\$32,551-78,850	\$750	\$500	\$300
	28%	\$78,851-164,550	\$840	\$560	\$336
	33%	\$164,551-357,700	\$990	\$660	\$396
			\$5,950	\$4,000	\$2,000
	15%	\$8,026-32,550	\$893	\$600	\$300
Single Filing with Family Coverage	25%	\$32,551-78,850	\$1,488	\$1,000	\$500
	28%	\$78,851-164,550	\$1,666	\$1,120	\$560
	33%	\$164,551-357,700	\$1,964	\$1,320	\$660
			\$3,000	\$2,000	\$1,200
	15%	\$16.051-65,100	\$450	\$300	\$180
Married with Single Coverage	25%	\$65,101-131,450	\$750	\$500	\$300
	28%	\$131,451-200,300	\$840	\$560	\$336
	33%	\$200,301-357,700	\$990	\$660	\$396
Married with Family Coverage			\$5,950	\$4,000	\$2,000
	15%	\$16,051 65,100	\$893	\$600	\$300
	25%	\$65,101-131,450	\$1,488	\$1,000	\$500
	28%	\$131,451-200,300	\$1,666	\$1,120	\$560
	33%	\$200,301-357,700	\$1,964	\$1,320	\$660

Please note that the FSA Tax Benefits totals represent a combination of both the Health Care FSA and Dependent Care FSA annual elections. The annual election maximum for a Health Care FSA is \$2,500 and the annual election maximum for a Dependent Care FSA is \$5,000.



# 25% coupon on qualified expenses

#### Savings Can Add up

Joe Smart earns \$33,000 annually, which is \$1,375.00 per paycheck over 24 pay periods. Joe elects to contribute \$1,200 annually or \$50 per pay period (pre-tax) into their Health Care FSA.



Per Pay Period	Without FSA	With FSA
Gross Earnings	\$1,375.00	\$1,375.00
FICA, Fed/State taxes	\$343.75	\$331.25
Health Care Expenses	\$50.00	\$50.00
Net Earnings	\$981.25	\$993.75
Total Savings Per Paycheck		\$12.50
Total Savings Per Month		\$25.00
Total Savings Per Year	\$0	\$300.00



# FAST...easy...convenient

#### FREE! FSA Debit Card

Stop waiting to be reimbursed for out of pocket expenses. The NueSynergy FSA debit card allows for fast account access no matter which FSA benefit you're enrolled in, just swipe your FSA debit card and go!

- Pay for Health Care FSA expenses
- New! Pay for Dependent Care FSA expenses
- New! Pay for Limited Purpose FSA expenses
- New! Pay for 2013 grace period expenses

#### How to enroll?

Just click the FSA Debit Card election box when enrolling for your FSA during open enrollment.





### fast...EASY...convenient

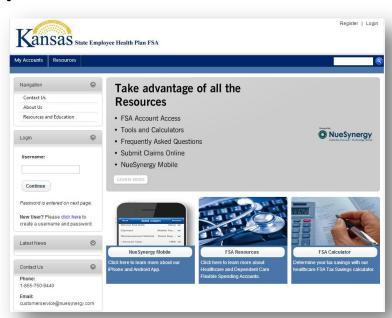
### www.KansasFSA.com

KansasFSA.com allows members to conveniently access their account 24/7

- Check your balance
- View list of all eligible expenses
- View recent transactions
- Submit online claims
- View plan communications
- Access custom planning calculator
- Watch educational videos

There's no longer a need to convert your claims documentation to PDF. NueSynergy accepts Most images and file types:

 JPG, JPEG, DIG, PNG, TIFF, XLS, DOC, and PDF





# fast...easy...CONVENIENT

### **NueSynergy Mobile App**

Allows for simple on-the-go access to account balances and plan details

- Review recent transactions
- Keep track of all email and text alerts
- Submit a claim
- Add documentation to a pending claims or FSA debit card transaction
- Contact NueSynergy customer service





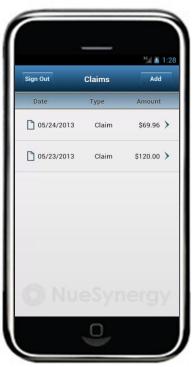




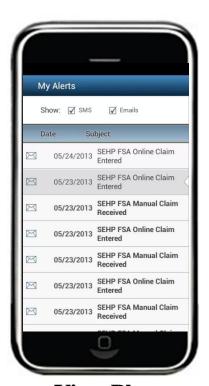
# NueSynergy Mobile



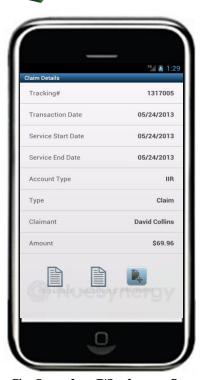
View Account Information



View Pending Claims



View Plan Communications

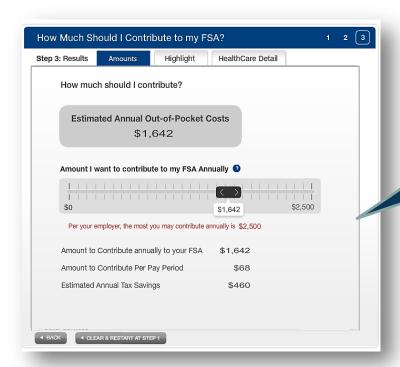


**Submit Claims for Reimbursement** 



### Custom FSA Calculator

- The new Custom FSA Calculator is preloaded with the State of Kansas' plan details so members can get a quick and easy look at what they may save.
- Members will enter how many doctors visits they'll have or how many prescriptions they need and the calculator will generate their potential savings.



Pre-filled with the State of Kansas Plan details to quickly calculate your potential Savings!



### Accessing your FSA funds

NueSynergy provides multiple methods to access your FSA funds. Members are able to chose between:

- FSA Debit Card
- 2. Submitting a claim

There are 3 ways to submit a claim.

- Using the NueSynergy mobile app
- Using your online portal at www.KansasFSA.com
- or submitting paper claims by mail or fax.











# Setting up your account online



**Step 1:** Go to <a href="https://www.KansasFSA.com">www.KansasFSA.com</a> and click Register Your FSA Online Account

**Step 2:** On this page you will find instructions for how to register your account as well as establish your direct deposit. To begin the registration process select the "Click here to register"





**Step 3:** After selecting "Click here to register", you will be directed to the registration landing page. Be sure to have your Employer ID: NUESOK and your employee ID to begin the registration process.



# Setting up Direct Deposit Online



**Step 1:** After registering, sign in to your account and select Reimbursement Settings under the My Account tab.





**Step 3:** Review the example on the screen of where to find your routing and account number on your check. Input your routing and account number exactly as appears on your check. Then click SAVE.





# Key Dates

#### 2013 Key Dates

#### **Sept 23 – Oct 21**

•NueSynergy Webinars and Open Enrollment meetings

#### Dec 13

• ASI Flex "Benny Card" turned off

#### **Dec 16**

 NueSynergy FSA debit card mailed

#### Dec 30

•ASI Flex stops accepting claims

#### Dec 31

 Last day to setup direct deposit with NueSynergy

#### 2014 Key Dates

#### Jan 1

- •NueSynergy FSA debit card accesses 2014 funds
- •NueSynergy begins processing 2014 manual claims

#### Dec 31, 2013 – Jan 8, 2014

•Transition period (no access to 2013 funds)

#### Jan 9

- •NueSynergy starts paying 2013 grace period claims
- •NueSynergy FSA debit card accesses remaining 2013 funds

#### March 15

•Last day to incur claims against 2013 funds

#### April 30

•Last day to file a claim for 2013 Plan Year



### Conversion Website

www.KansasFSA.com will link to a conversion site until December 1st when it will transition to the online portal for members to access their FSA.

#### HR tab to access HR specific info:

- HR FAQs
- OE Webinar training and registration
- NueSynergy contact information
- Member Portal Guide

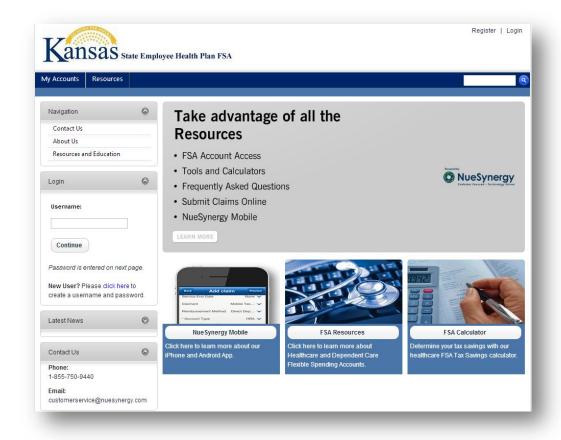
#### **Employee Information:**

- FSA educational videos
- OE Webinar training and registration
- Key enrollment and transition dates
- Account registration and Direct Deposit setup instructions
- Custom FSA planning calculator





### Kansas Member Portal



- Custom FSA planning Calculator
- FSA educational videos
- View list of all eligible expenses
- Submit online claims
- View Account details and transaction history
- View plan communications



### Learn and Win!

Event	Begins and Ends	Incentive Level	Date of Drawing
Provide the most creative way for Joe Smart to spend his FSA savings.	Sept. 3, 2013 to Sept. 13, 2013	\$250 gift card	Sept. 20, 2013
Participate in 1 of 3 educational opportunities.	Sept. 23, 2013 to Oct. 21, 2013	1	Nov. 1, 2013
Participate in 2 of 3 educational opportunities.	Sept. 23, 2013 to Oct. 21, 2013	2	Nov. 1, 2013

#### **Educational Opportunity**

- 1. Attend an open enrollment meeting and sign in at NueSynergy's table.
- 2. Complete the custom FSA planning calculator found at <a href="www.KansasFSA.com">www.KansasFSA.com</a>.
- 3. Attend a NueSynergy educational webinar. Register by going to <a href="www.KansasFSA.com">www.KansasFSA.com</a>.

**NOTE:** State Employee Health Plan Members should understand that accepting a FSA incentive is on a volunteer basis and is completely up to the individual member. Members who choose to accept an incentive are advised that the value of any promotional giveaway received, including monies and items are taxable by the IRS. For State employees, the taxes on the incentive will be deducted from their paycheck



### Learn and Win....Incentives!

#### **Level 1 (\$300 value)**

Tablet
Chiefs Football tickets
KU/KState/WSU football or
basketball tickets
Gift card

#### Level 2 (\$1,000 value)

Overnight trip to Kansas City Plaza with Chiefs tickets Overnight trip to Branson, MO Overnight trip to Colorado Springs

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# Questions



